

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Julius M Aldana

Case No. 09 B 06384

Debtor(s)

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/27/2009.
- 2) The plan was confirmed on 05/05/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/31/2010, 11/22/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/27/2010, 10/11/2011, 01/30/2014.
- 5) The case was Completed on 05/02/2014.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$33,652.96.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$72,480.00
Less amount refunded to debtor	\$0.13

**NET RECEIPTS:**

**\$72,479.87**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,646.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,779.46
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$5,425.46**

Attorney fees paid and disclosed by debtor:	\$0.00
---	--------

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	144.00	NA	NA	0.00	0.00
America's Financial Choice Inc	Unsecured	199.00	332.24	332.24	140.90	0.00
America's Servicing Co	Secured	337,799.71	335,217.61	291,854.90	0.00	0.00
America's Servicing Co	Secured	42,887.71	43,362.71	43,362.71	43,362.71	0.00
America's Servicing Co	Secured	0.00	15.00	15.00	0.00	0.00
AmeriCash Loans LLC	Unsecured	4,436.07	5,926.29	5,926.29	2,513.22	0.00
Capital One	Unsecured	3,031.00	2,635.67	2,635.67	1,117.73	0.00
Check Into Cash	Unsecured	518.00	NA	NA	0.00	0.00
Credit Protection Association	Unsecured	113.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	159.00	220.75	220.75	93.62	0.00
First Cash Advance	Unsecured	NA	1,097.92	1,097.92	465.61	0.00
H & F Law	Unsecured	81.00	NA	NA	0.00	0.00
H & F Law	Unsecured	79.00	NA	NA	0.00	0.00
H & F Law	Unsecured	175.00	NA	NA	0.00	0.00
H & F Law	Unsecured	76.00	NA	NA	0.00	0.00
Harris & Harris	Unsecured	144.00	NA	NA	0.00	0.00
HSBC	Unsecured	496.00	NA	NA	0.00	0.00
HSBC	Unsecured	434.00	NA	NA	0.00	0.00
IC Systems Inc	Unsecured	120.00	NA	NA	0.00	0.00
Illinois Designated Account Purchase	Unsecured	197.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	1,218.00	1,438.28	1,438.28	609.95	0.00
One Iron Ventures	Unsecured	2,287.00	NA	NA	0.00	0.00
PLS Payday Loan Store	Unsecured	2,701.00	NA	NA	0.00	0.00
Quick Click Loans	Unsecured	1,437.00	NA	NA	0.00	0.00
Receivables Management Inc	Unsecured	225.00	NA	NA	0.00	0.00
Regional Acceptance Corp	Secured	14,433.00	14,738.32	6,050.00	6,050.00	49.53
Regional Acceptance Corp	Unsecured	14,433.00	8,688.32	8,688.32	3,684.54	0.00
Sallie Mae	Unsecured	4,500.00	7,125.00	7,125.00	3,021.57	0.00
Sallie Mae	Unsecured	4,344.00	6,781.64	6,781.64	2,875.96	0.00
Sallie Mae	Unsecured	2,625.00	4,056.01	4,056.01	1,720.07	0.00
Sallie Mae	Unsecured	2,296.00	3,000.00	3,000.00	1,272.24	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Second City Construction Co	Secured	31,674.14	30,837.79	30,837.79	0.00	0.00
Springleaf Financial Services	Unsecured	384.00	NA	NA	0.00	0.00
State Collection Service	Unsecured	98.00	NA	NA	0.00	0.00
State Collection Service	Unsecured	53.00	NA	NA	0.00	0.00
State Collection Service	Unsecured	179.00	181.01	181.01	76.76	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$322,692.69	\$0.00	\$0.00
Mortgage Arrearage	\$43,377.71	\$43,362.71	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$6,050.00	\$6,050.00	\$49.53
<b>TOTAL SECURED:</b>	<b>\$372,120.40</b>	<b>\$49,412.71</b>	<b>\$49.53</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$41,483.13</b>	<b>\$17,592.17</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,425.46</u>
Disbursements to Creditors	<u>\$67,054.41</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$72,479.87</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/20/2015

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.